

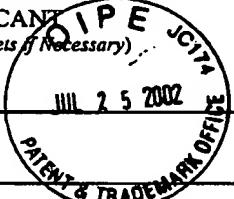
U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

LIST OF REFERENCES CITED BY

APPLICANT

(Use Several Sheets if Necessary)

Date: July 25, 2002

Attorney Docket No.
1986.002.00Application No.
09/756,906Applicant
Errol O. Kendall et al.Filing Date
January 10, 2001Group
2161

U.S. PATENT DOCUMENTS

EXAMINER INITIAL*	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	2001/0023404 A1	9/2001	Ogawa et al.	705	4	February 28, 2001
TJH	6,332,129 B1	12/2001	Walker et al.	705	26	December 4, 1998
TJH	5,758,328	5/1998	Giovannoli	705	26	February 22, 1996

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION
				YES NO

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER

DATE CONSIDERED

June 24, 2005

*EXAMINER: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

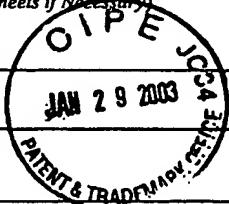
**English-language abstract provided.

U. S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

**LIST OF REFERENCES CITED BY
APPLICANT**

(Use Several Sheets if Necessary)

Date: January 29, 2003



Attorney Docket No.
1986.002.00

Application No.
09/756,906

RECEIVED
FEB 03 2003
GROUP 3600

U.S. PATENT DOCUMENTS

EXAMINER INITIAL*		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>THL</i>		6,456,979 B1	9/2002	Flagg	705/4	705/2	October 24, 2000

FOREIGN PATENT DOCUMENTS

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER

F. H. Allen

DATE CONSIDERED

June 24, 2005

***EXAMINER:** Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

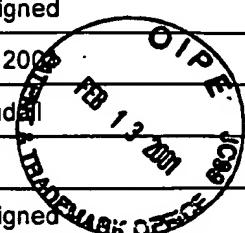
**English-language abstract provided.

Please type a plus sign (+) inside this box



PTO/SB/088 (08-00)
Approved for use through 10/31/2002. OMB 0851-0031
U. S. Patent and Trademark Office: U. S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO				Complete if Known	
				Application Number	Not Yet Assigned
				Filing Date	January 10, 2006
				First Named Inventor	Errol O. Kendall
				Group Art Unit	N/A
				Examiner Name	Not Yet Assigned
Sheet	1	of	1	Attorney Docket Number	1986-002-00



OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, Application, symposium, catalog, etc), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
TLL	A	Bragg Associates, Inc., <i>Acturial Counselling Report</i> , 1995, pp: 1-10			
TLL	B	Bragg Associates, Inc., <i>About the Bragg Index Methodology</i> , 1995, pp: 1-3			
TLL	C	Bragg Associates, Inc., <i>Bragg Index</i> , May 10, 1995, Volume 1, pp: 1-2			
TLL	D	Physician's Money Digest, <i>Don't Get Ripped Off When Buying Life Insurance</i> , February, 1996, pp: 29-30			
TLL	E	Martin Weiss' Safe Money Report, <i>A new collapse in long-term bonds will make 1994 look like a picnic. Wait for yields of 9% or better before buying</i> , June 14, 1995, Issue #254, pp: 1-2			
TLL	F	Consumer Reports, <i>Time To Think About Life Insurance</i> , July, 1993, pp: 431-603			
TLL	G	The Bragg Index and Statusquote, <i>Differentiating KeyCorp's Life Insurance Business</i> , Atlanta, Georgia, February 17, 1997, pp: 1-13			
TLL	H	National Underwriter, <i>The Life Industry Needs A Product-Rating System</i> , April 17, 1996, pp: 11-2			
TLL	I	National Underwriter, <i>Black Box Alien's Been Sighted on Annuity Block</i> , July 15, 1996, pp: 16			
TLL	J	National Underwriter, <i>Product Ratings May Be Closer Than You Think</i> , October 28, 1996, pp: 23			

Examiner Signature	<i>T. Hansen</i>	Date Considered	<i>June 24, 2006</i>
--------------------	------------------	-----------------	----------------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached